WHAT IS CLAIMED IS:

1   1.   A method for processing a transaction with a customer at a point of
2   sale, the method comprising:
3   receiving, at a point-of-sale device, a cost for the transaction;
4   receiving, at the point-of-sale device, instrument-identification information
5   identifying an instrument associated with a stored-value account and a credit account,
6   wherein the stored-value account and the credit account were linked substantially
7   contemporaneously with issuance of the instrument to the customer;
8   generating a request to select a distribution of the cost for the transaction
9   among the stored-value and credit accounts for presentation at the point-of-sale device; and
10   transmitting, from the point-of-sale device, instructions to apply the cost for
11   the transaction to the stored-value and credit accounts in accordance with a received response
12   to the request.

1   2.   The method recited in claim 1 wherein generating the request
2   comprises generating a request for the customer to select one of the stored-value and credit
3   accounts for application of the cost of the transaction.

1   3.   The method recited in claim 1 further comprising verifying that the
2   transaction qualifies for application of the cost to the stored-value account.

1   4.   The method recited in claim 1 further comprising verifying that the
2   transaction qualifies for application of the cost to the credit account.

1   5.   The method recited in claim 1 wherein the request identifies a current
2   value stored in the stored-value account.

1   6.   The method recited in claim 5 wherein the request includes an option
2   to apply an amount of the cost for the transaction in excess of the current value stored in the
3   stored-value account to the credit account.

1   7.   The method recited in claim 1 wherein the cost for the transaction
2   exceeds a current value stored in the stored-value account and the instructions include:
3   a request to apply a portion of the cost equal to the current value stored in the
4   stored-value account to the stored-value account; and

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5   a request to apply an excess of the cost over the current value stored in the

6   stored-value account to the credit account.

1   8.   A method for processing a transaction with a customer at a point of

2   sale, the method comprising:

3   receiving, at a point-of-sale device, a cost for the transaction;

4   receiving, at the point-of-sale device, instrument-identification information

5   identifying an instrument associated with a stored-value account and a credit account;

6   transmitting instructions, from the point-of-sale device, to apply a portion of

7   the cost equal to a current value stored in the stored-value account to the stored-value

8   account; and

9   transmitting instructions, from the point-of-sale device, to apply an excess of

10   the cost over the current value stored in the stored-value account to the credit account.

1   9.   The method recited in claim 8 wherein the stored-value account and

2   credit account were linked substantially contemporaneously with issuance of the instrument

3   to the customer.

1   10.   The method recited in claim 8 further comprising verifying that the

2   transaction qualifies for application of the portion of the cost to the stored-value account.

1   11.   The method recited in claim 8 further comprising verifying that the

2   transaction qualifies for application of the excess to the credit account.

1   12.   A computer-readable storage medium having a computer-readable

2   program embodied therein for directing operation of a point-of-sale device including an input

3   device, a communications system, and a processor, wherein the computer-readable program

4   includes instructions for operating the point-of-sale device to process a transaction with a

5   customer at a point of sale in accordance with the following:

6   receiving, with the input device, a cost for the transaction;

7   receiving, with the input device, instrument-identification information

8   identifying an instrument associated with a stored-value account and a credit account,

9   wherein the stored-value account and the credit account were linked substantially

10   contemporaneously with issuance of the instrument to the customer;

11   generating, with the processor, a request to select a distribution of the cost for

12 the transaction among the stored-value and credit accounts for presentation at the point-of-

13 sale device; and

14   transmitting, with the communications system, instructions to apply the cost

15 for the transaction to the stored-value and credit accounts in accordance with a received

16 response to the request.

1   13. The computer-readable storage medium recited in claim 12 wherein

2 the instructions for generating the request include instructions for generating a request for the

3 customer to select one of the stored-value and credit accounts for application of the cost of

4 the transaction.

1   14. The computer-readable storage medium recited in claim 12 wherein

2 the computer-readable program further includes instructions for verifying that the transaction

3 qualifies for application of the cost to the stored-value account.

1   15. The computer-readable storage medium recited in claim 12 wherein

2 the computer-readable program further includes instructions for verifying that the transaction

3 qualifies for application of the cost to the credit account.

1   16. The computer-readable storage medium recited in claim 12 wherein

2 the request identifies a current value stored in the stored-value account.

1   17. The computer-readable storage medium recited in claim 16 wherein

2 the request includes an option to apply an amount of the cost for the transaction in excess of

3 the current value stored in the stored-value account to the credit account.

1   18. The computer-readable storage medium recited in claim 12 wherein

2 the cost for the transaction exceeds a current value stored in the stored-value account and the

3 instructions transmitted by the communications system include:

4   a request to apply a portion of the cost equal to the current value stored in the

5 stored-value account to the stored-value account; and

6   a request to apply an excess of the cost over the current value stored in the

7 stored-value account to the credit account.

1   19.   A computer-readable storage medium having a computer-readable

2   program embodied therein for directing operation of a point-of-sale device including an input

3   device, a communications system, and a processor, wherein the computer-readable program

4   includes instructions for operating the point-of-sale device to process a transaction with a

5   customer at a point of sale in accordance with the following:

6   receiving, with the input device, a cost for the transaction;

7   receiving, with the input device, instrument-identification information

8   identifying an instrument associated with a stored-value account and a credit account;

9   transmitting, with the communications system, instructions to apply a portion

10 of the cost equal to a current value stored in the stored-value account to the stored-value

11 account; and

12   transmitting, with the communications system, instructions to apply an excess

13 of the cost over the current value stored in the stored-value account to the credit account.

1   20 .   The computer-readable storage medium recited in claim 19 wherein

2   the stored-value account and credit account were linked substantially contemporaneously

3   with issuance of the instrument to the customer.

1   21.   The computer-readable storage medium recited in claim 19 wherein

2   the computer-readable program further includes instructions for verifying that the transaction

3   qualifies for application of the portion of the cost to the stored-value account.

1   22.   The computer-readable storage medium recited in claim 19 wherein

2   the computer-readable program further includes instructions for verifying that the transaction

3   qualifies for application of the excess to the credit account.